## GROSVENOR, BY ELDER, ATT'Y.

HENRY CLEWS'S CHECK COMES BACK THUS INDORSED.

He, Too, Got One of Those Begging Letters on Which Some Sinful and Untrustworthy Person Had Imitated Gen. Grosvenor's Signature-Rascal Loose.

More news was obtained yesterday about Gen. Charles H. Grosvenor's "The Book of the Presidents" and the methods of his publisher, Abram P. T. Elder, and the latter's agents in selling the book in New

Henry Clews subscribed for the book, paying his subscription of \$100 by check, drawn on Aug. 27 to the order of Charles H. Grosvenor. The check was paid by the Fifth Avenue Trust Company and forwarded by it to the Gallatin National Bank for collection from Henry Clews & Co.

upon whom the check was drawn. In view of all the statements by Gen Grosvenor, since "The Book of the Presidents" became notorious, the indorsement on this check is interesting. The indorse-

"Pay to the order of bearer. C. H. Gros venor, by A. P. F. Elder, Atty."

Gen. Grosvenor said in Washington or Sunday that the letter, written on the paper of the House of Representatives and purporting to have been signed G. H. Grosvenor, in which the writer begged that Eliot Norton of 135 Brondway, New York, would subscribe for the book and make the check therefor payable to Charles H. Crosvenor was a clumsy forgery and that the forger had confessed.

"When I saw that statement from Gen. Grosvenor in THE SUN this morning," said Mr. Clews yesterday, "I began to wonder whether my check had ever been presented, and, if it had, how it was indorsed The endorsement shows that Grosvenor never put pen to the back of the check. Elder Indorsed it as attorney, it is reported, however, that this man was twice arrested and once convicted of using the mails for fraudulent purposes. Surely, such a man could never secure Gen. Grosvenor's power of attorney. .f he didn't have authority from Grosvenor to indorse checks, then the check was illegally paid and I want my money back. I shall investigate.

"I didn't want the book any more than a dog wants three tails. But I got a personal letter from Gen. Grosvenor, written on House of Representatives paper, asking me to subscribe. Was it typewritten? Of course it was, and it was signed by Gen. Grosvenor. Out of consideration for the General, with whose signature I am somewhat familiar, I was inclined to subscribe for the work. A short time after I got this personal letter, a man, whose name I think was Montague, called on me to get my subscription, and got it.

"He said the price of the book was \$100, and he gave me to understand that it was

and he gave me to understand that it was published for the benefit of Gen. Grosvenor. So I gave him my check for what he asked for. That was last August, and I haven't seen anything of the book. It seems to me that it's a long time between payment and delivery, and I'm going to investigate the whole business."

and delivery, and I'm going to investigate the whole business."

The statement of Mr. Clews makes the history of 'The Book of the Presidents' more interesting than ever. He evidently got the same kind of a letter which Mr. Norton got and which Gen. Grosvenor declares he never signed. In pursuance thereof the same Mr. Montague visited him. Although Gen. Grosvenor says he knew who the forger was, he doesn't appear to think it necessary to expose him. In at knew who the forger was, he doesn't appear to think it necessary to expose him. In at least one of the cases in which Elder was charged with using the mails for fraudulent purposes Gen Grosvenor was his counsel. After that he entered into a contract with Elder to write a book, which Elder was to publish. It will be interesting to hear from Gen. Grosvenor again as to whether or not Elder had or has power of attorney to indorse checks made payable to the order of Charles H Grosvenor.

Inquiry on this score was made yester-Inquiry on this score was made yester-

which paid Mr. Clews's check. The vice-president replied: "We would like to oblige THE SUN, but I cannot see how this matter is of public interest. If the check was paid, we had ample authority for its payment, and you may conclude that the indorsement was recular."

regular."
Mr. Elder told a Sun reporter the other day that 1012 cc p es of "The Book of the Presidents" had been printed and were stowed away, unbound, in the vaults of the Trow Publishing Company, in East Twelfth street. He said that, as soon as an order had been received and it was known what had been received and it was known what kind of binding and illumination was desired by the subscriber the book was bound and delivered. As Mr. Clews suggested vesterday, it takes the Continental Press a long time to bind a book.

Elder says that none of his agents is authorized to say that the proceeds of the sale of the book are to be especially devoted to improving Gen. Grosvenor's finances.

Mr. Clews said yesterday that the agent to believe that the book was being

to believe that the book was being sold for the benefit of Gen. Grosvenor and that it was on that account alone that he

#### STATEMENT BY GEN. GROSVENOR He's Stopped Some of Those Checks and the Bouncer Now Goes 'Round.

WASHINGTON, Feb. 2.-Gen. Grosvenor to-day made public the following state-To the Public

Until the more recent publication in regard to the Elder business, I did not deem it ob ligatory upon me to make any statement to the public in regard to the situation that has grown out of my supposed connection with the publication of a book called "The Book of the

Three years ago I entered into a contract with Mr Elder to write for him a series of sketches of the Presidents of the United States which were to be published by him My contract is in writing and does not involve in any way any interest whatever in the put lication or sale of the book I worked at odd spells during the whole of the winter, exmining data and writing the sketches. The book was to be published in New York, the rinters being Trow & Co., as I understood I was urged constantly to hasten the concluion of my work, upon the representation that

edy publication would be made. After the completion of my relation to the ransaction, Mr. Elder took the manuscript to New York and from time to time sent proofs to me for inspection I also secured for him an approved photograph of President McKinley and later, after the death of Mr. McKin-

lev. I secured the same favor from President Roosevelt.

Some time afterward, about April or May of last year, while Congress was still in session Mr. Elder brought to me a number of checks which he had received upon contracts for the book made payable to my order. Having no interest in those checks, I wrote a letter to each drawer of a check, stating to him that I had no interest in this matter and that with his consent I would indorse the check to Mr. Elder Waiting a sufficient time for answers and no answers coming, I did so. There may have been ten of these checks, pernaps a lew under or a lew over.

After the adjournment of Congress I had nothing more to do with it until Mr. Elder urged me to write to a few friends of mine in New York to call their attention to the book. I wrote a few of these letters, but in each one of them stated distinctly that I had no pecuniary interest in the book. Not one of these letters has been published and none was dated later than September or October, 1902. These letters. Mr. Elder tells me, he never used, excepting a very few of them that they were not such as he desired to have used.

On several occasions during the past three

On several occasions during the past three or four months I have received letters from gentlemen either stating that agents for this book had called upon them, stating that I had sent them and I had an interest in the book, or occasionally inclosing to me a letter signed by Montague or Hamie or Dudley in the form which I is represent. senor of Ohio has directed

me to see you, if possible, before I return to Washington, on a matter of personal interest to the General.

Will you kindly send me a line to the above ad-

you kindly send me a line to the above ad

General.

Will you kindly send me a line to the above address sting when I may see you?

On he receipt of the very first of these letter. I demanded of Mr. Elder that the matter should cease right there. Among others who were approached in this way was Mr. Whitelaw Reid and I wrote to Mr. Reid at once to pay no attention to any such letter and at once demanded of Mr. Elder that he prohibit his agents from transacting any more business in that way.

Some time in October I received a letter from a gentleman in Illinois, stating that he had received a letter from me in regard to this book and that he was sorry that he could not do anything for it. I wrote him at once for the letter and when it came I discovered that I had never written the letter or signed it and had never authorized any one to write it for me, and knew nothing about it and did not know where it had come from. I simply wrote to the gentleman that I had never written such a letter and had nothing to do with the transaction.

That was the only letter that I ever saw purporting to be written by me until I saw the copies published in the Washington Post of this morning.

Mr. Elder has admitted to me that others wrote letters without my authority and without my knowledge, thinking, as he says, that they were friendly letters that he might well use, &c. What other inducements have been held out to the people to buy this book. I have no knowledge of.

I have to-day for the first time seen what purports to be a facsimile of my signature attached to the Elliot Norton letter published in the New York Ercang Post of Saturday. I never wrote that letter or one like it, the signature is not mine and bears no relation or semblance to mine, and I have an original statement, made in the presence of witnesses, from the man who did write that letter, and who frankly admits that he did it.

As soon as the publication was made in the New York Post I went about securing as many of the unindersed checks as possible, and I have in my possession some mineteen or twenty of

ye in my possession some nineteen or twenty them which fortunately I am able to hold p until the whole matter is properly adjusted ad settled

and settled

I now state that I never had any agreement to pay me a single cent beyond the stipulated pay for writing the sketches, except, perhaps, some voluntary suggestions from Mr. Elder that if his enterprise made a net sum of \$50,000 he would feel very much like giving me an additional amount.

I had done a considerable amount of business for Mr. Elder. He was born and raised in one of the counties of my district and has a large family connection there, and in his former troubles in Chicago I aided him in every way possible to get out and tried to put him on his feet. So far from my having made any money out of this transaction, I have aided Mr. Elder to hasten the publication of his book, furnishing him within a short space of time, less than half of wnich has never been paid back to me. So I am out, instead of having profited by this transaction.

I never asked one of these gentlemen to do anything for the purpose of securing any man to go to anybody and tell them that I was poor and ask for a subscription, and the test answer to it all is that I am poorer than I was before these generous attempts were made to give me assistance.

I may add that there is In New York, as I am told, the printed material for a thousand copies of this beautiful book, and an organization, with which I have no connection, of upright, honest men has been formed to take hold of the matter and try to extricate it. If that can be done, then there will be a different phase upon the whole of this unfortunate affair. I earnestly hope that that result may follow the effort, for I confess, as I have often said and written, I feel a very considerable pride in the work and would feel greatly delighted if it could make its appearance in an honorable and upright way and go into the hands of the people.

It hink I have a right to ask that the newspapers that have published the various statements which have been made during the last week will publish this statement.

C. H. Grossenor.

R. R. McMahon, a Washington lawyer of

standing, who has been acting as prosvenor's counsel said to-night: "I have been for some time aware of Elder's reprehensible methods, and in con-junction with a New York lawyer, acting for junction with a New York lawyer, acting for the stockholders, decided upon a reorgani-zation. At every step our efforts have been met with difficulties and opposition by Elder. When Gen. Grosvenor was advised of the use of his name and his signature he tele-graphed and wrote Elder to come to Wash-ington to explain. This Elder did not do until the newspaper articles were published. The General has been treated shamefully. So anxious was he for the success of the work and its prompt delivery that he was kind and its prompt delivery that he was kind enough to advance Elder money, something he could ill afford to do. Not only has he he could ill afford to do. Not only has he not been paid for writing the book or a cent in royalty, but he is out thousands of dollars. It is our firm purpose to right that wrong and the reorganized company will see to it that its agents shall secure orders in a clean and straight way. Gen. Grosvenor is now nearly 70 years of age. He has wrought a superb work. He will be protected."

### The President Turns Down the Protest of the Union Iron Works.

WARHINGTON, Feb. 2 .- President Roose velt told Senators Bard and Perkins to-day velt told Senators Bard and Perkins to-day that the protest of the Union Iron Works against the award of the contract for building the new armored cruisers to the Cramps would be unavailing, and that he would stick to the award as recommended by the Board of Construction and approved by Secretary Moody. The President made he further statement, which astonished he California Senators, that labor troubles n San Francisco and the long delay cause thereby in previous Government work were the principal reasors for not giving the contract to the Union Iron Works.

The impression gained by both Senators was that the President shares with Secretary Moody the conviction that it is to the best interests of the United States to push its interests of the Chied States to push its naval programme as fast possible, and not to permit anything to stand in the way of the construction of vessels of war. Whether the situation in Venezuela or else-where enters into this decision they were not informed, but they believe the Admin-tional of the construction of the construction is fixed in its determination. stration is fixed in its determination to hurry construction work in order to be ready for any contingency that may arise.

#### STAG RECEPTION TO MR. PLATT. The Senator the Guest of Honor of Senator Depew-Mayor Low Also a Guest.

WASHINGTON, Feb. 2.- Senator Depew was host at a brilliant stag reception in Corcoran House to-night, his guest of honor being Senator Thomas C. Platt. Senator Depew received his guests assisted by Senator Platt, wit and jest being thrown in with every introduction and greeting. Music made the sedate statesmen step lively throughout the entire evening. The dining room, where terrapin and cham-pagne, accompanied by an elaborate menu, quite to masculine tastes, were served, was e scene of much conviviality

Pink and white table decorations showed the Senator's deference to Mrs. Depew's tastes. Members of the Cabinet, Senators, Representatives, diplomats and men of affairs generally thronged the house. Mayor Low and Collector Stranahan came for the occasion. The Mayor, besides attending the reception, called President Roosevelt and Secretary resident Roosevelt and Secretary Root urlier in the evening and returned to New ork on the midnight train

### FITZPATRICK CAN'T RETIRE. Greene Refuses His Application and Will Prefer Charges.

Gen. Greene yesterday refused the anolication of Capt. Hugh Fitzpatrick of the Fast Twenty-second street station to be retired on pension. Gen. Greene gave as his reason that charges are to be preferred against the captain as the result of a three weeks investigation made by the Com-missioner. The Parkhurst society made several raids in the captain's precinct last

The Commissioner also suspended Capt.

Michael Davaney of the Fort Hamilton station on charges of neglect of duty and falsifying of records, preferred by Deputy Commissioner Ebstein.

## John L. Sullivan's Bankruptcy.

John L. Sullivan, the ex-champion pugiist, who filed a petition in bankruptcy on Nov. 28, with liabilities \$2,658 and no assets, applied for his discharge from bankruptcy and his application was called in the United States District Court yesterday, but as he was not present and no one appeared for him the case went over.

Eczema, No Cure, No Pay. Your druggist will refund your money if PA7O OINTMENT fails to cure Ringworm, Tetter, Old Fleers and Sores, Pimples and idackheads on the face, and all skin diseases, 50 cents.—Adv.

## ONE ENGINEER OR TWO IN A CAB

RAILROAD MEN DISLIKE THE PROPOSAL TO HAVE TWO.

Means Divided Responsibility and Less Safety Says President Truesdale of the Lackawanna-Present Cabs Too Small Also-Cost Said to Be No Factor.

Since the accident on the Central Rai!road of New Jersey at Westfield a week ago the line has received several letters advocating that two locomotive engineers instead of one should ride in every cab. A bill to compel railroad companies to do this was introduced in the New Jersey Legislature yesterday.

There is nothing new about the proposal It follows every railroad accident in which loss of life is great enough to attract general attention. There was a demand for two engineers to a train after the tunnel accident on the New York Central a year ago, and bills similar to that introduced at Trenton yesterday have been presented at each session of the Legislature at Albany for the last two or three years.

Rulroad men, whether employers or employees, are opposed to the change suggested by laymen. As a rule a careful and experienced locomotive engineer does not want to share his cab with another man.

Railroad directors, presidents, general managers and the superintendents of motive power have discussed this question for years, but no practical railroad man can be found who thinks that the travelling public would be better safeguarded by having two engineers on duty where there 1, now one. Several railroad men interviewed by a SUN reporter spoke in favor of one-man responsibility last night when told of the bill introduced at Trenton. President W. H. Truesdale of the I e'a-ware, Lackawanna and Western Railroad

said:
"There's no room for two engineers in There's no room for two engineers in the modern locomotive, especially in that type of engine which was in the accident at Westfield the other day. If there had been two aboard on that day the extra man would have been on the other side of the cab, because he couldn't have found the cab, because he couldn't have found room anywhere else, and could not have got to the engineer in charge in time to have been of any service.

"But leaving out the question of room, two men are not as efficient as one. Railroad men all agree that divided responsibility in a lecomorphy cab would be a very

bility in a locomotive cab would be a very dangerous experiment. The more the responsibility is divided the less the effipiency, so that with two men we would not have double the safety, but less than

not have double the safety, but less than before.

"Put two engineers in a cab and they will 'visit with each other. The chances are they'll joke and talk to one another, and then good-by to security for the passengers on the train. Two would get in each other's way in a critical moment.

"The danger of a locomotive engineer dropping dead or becoming physically or mentally incapaciated while on duty is very remote. It is so remote that public safety demands that we accept the possibility of such a contingency rather than run the much greater risk there would be in divided responsibility and a lack of strict attention, which a man all alone will give to his work. give to his work.
"The case is not at all parallel with that

of the pilot house of a ship in which two men are on duty. The locomotive engineer has a given line of rail to follow. He knows where he is all the time; he knows exact! where every switch and every signal is and he is in frequent communication with the despatcher.
"It's different aboard the boat. The

"It's different aboard the boat. The pilot has no fixed path; he knows nothing of the courses of other craft, and there is plenty of room for two men in the whee house, so aboard the boat two heads are better than one—but not in the locomotive "The expense of two engineers in a cab is not a factor in the case at all. Railroad men would gladly consent to the increase in expense if it would reduce the danger of callisions."

## WANTS \$100,000 BONNER MONEY.

Agreed to Leave Him That Much. Justice Greenbaum and a jury in the

Supreme Court yesterday listened to the trial of a most unusual lawsuit. It was brought by Frank Roberge, a veterinary surgeon, against the executors of the estate of Robert Bonner, the founder of the Ledger, and the owner of Dexter, Maud S. and Sunol. This suit is to recover \$100,000 on an alleged oral contract which Roberge says Bonner entered into with him in 1876. and under the terms of which Roberge. who was then a youth, agreed to manage and look after all Mr. Bonner's horses, on the condition that when Bonner died he would leave the "vet" \$100,000 as a reward for his services. When Bonner died in 1990 his will was opened, but investigation failed to disclose any clause or codicil fulfilling the terms of the alleged agreement

Roberge testified that he had first made the acquaintance of Bonner in a blacksmith's shop, where he saved the wealthy smith's snop, where he saved the weathly horse owner from the kick of a vicious horse. Mr. Bonner, he said, was so pleased that he immediately offered Roberge a place, as his trainer and veterinary, and asked him whether he would rather work on a regular salary basis or take his compensa-tion in the shape of a \$100,000 legacy. Roberge, who was then but 24, accepted the latter proposition and from that time on he had the entire charge of the Bonner

on he had the entire charge of the Bonner stables.

Roberge's testimony was corroborated by George E. Briggs of Newark, N. J., who said that he had met Mr. Bonner at a horse sale, and that the noted horseman had then told him of the occasion when Roberge had saved his life, and of the agreement that existed between them. agreement that existed between them.

Former Surrogate Rastus S. Ransom is conducting the case for the plaintif, while W. E. Cohen represents the Bonner estate and the executors. The trial will continue to-day.

### HOST OF NON-CHURCH MEMBERS. They Put the Church in Its Greatest Perplexity, Dr. McConnell Says.

Nearly two hundred persons attended he reception which the Presbyterian Union tendered last night to three newcomers n Manhattan pulpits-the Rev. Dr. S. D. McConnell, the successor of Dr. Heber lewton; the Rev. Dr. W. R. Richards pastor of the Brick Presbyterian Church and the Rev. Dr. Wallace Macmullen, pastor of the Madison Avenue Methodist Church.
Dr. Macmullen spoke about Christian
comity, saying that unity of thought and was gradually forming an indis-bond among Christian bodies.

Dr. McConnell was introduced by Robert C. Cgden, who presided, as the pastor of all present, being minister of All Souls' Church. Dr. McConnell spoke of Brooklyn as an intermediate state between Phila delphia and New York. He said the church at large faces a perplexity to-day which has grown from almost nothing to be a problem of immense importance to the Christian world in the last two decades. In his native community, when he was a boy, there was one man who was a Christian, good man, an attendant on church regularly, but never a church member. To-day the few of these have become a multitude. The increase is out of all proportion to the g owth of the church.

growth of the church.

"At a recent meeting of the Southern Education Board," said Dr. McConnell, "I counted one-third of the men present who are Christians, but not church members. The church is being deprived of energy rightly belonging to it. Let me say there are vary few women who belong in this class. We have greatly erred in putting conditions about membership. That is what keeps these men out."

WARNING TO POLICE OFFICERS. Greene Reads a Lecture to Inspectors on Purging the Force.

Police Commissioner Greene summone all the inspectors before him at headquarters yesterday and delivered a lecture on the enforcement of the law. He told them that he wasn't satisfied with the patrol work of the men and dwelt at length on the Excise law, which he said should be enforced. This was the part of the speech that caused the most comment:

During the last month, in addition to 220

During the last month, in addition to 220 trials in the lower grades, resulting in penalties from dismissal to reprimand, there have been five trials in the upper grades, viz. one inspector and four captains. In regard to these trials, it is well that you should understand the principles which have been laid down by the highest courts of the State, viz.; that they are administrative trials, held for the purpose of determining whether the officer accused is fit to remain in the Police Department; that they are not to be limited by the strict rules of evidence required in trials under the Criminal law, and that the action of the Commissioner is final, except as it may be reversed by the courts for manifest error.

It is noticeable that in the case of these higher officers the evidence (in the most imporant cases) was obtained not within the department but from those without the department. The inspectors of police now have the opportunity, and it is their high privilege, to redeem the good name of the police and to purge the force of its dishonest and unworthy members. With your intimate knowledge of police affairs you can easily accomplish with other agencies can only accomplish with other agencies can only accomplish with difficulty, but they surely will accomplish it. I trust that I may have your hearty ecoperation to this end.

After the iecture to the inspectors Gen. After the fecture to the inspectors Gen. Greene issued the following letter to Chief

Inspector Cortright: Inspector Cortright:

Inspectors and precinct commanders are hereby notified that it is the duty of each police commander personally to inspect ias often as may be necessary every place in his precinct which has a hotel liquor tax license, and to prosecute the holder of such a license when there is a violation on his premises of the laws in regard to gambling, prostitution or sale of liquor. Any precinct commander who fails to enforce the law at such places within his precinct will be guilty of neglect of duty.

## MRS. M'AULIFFE AFRAID.

Wife of Glennon Witness Exoused From Testifying Against Policemen.

The trial of Sergt. John H. Sheils and Patrolman John Dwyer, late of the Tenderloin station, on charges of neglect of held before Deputy Commissioner Piper as Police Headquarters yesterday.

Supt. McClintock of the Parkhurst society told of being in the house next door and seeing Sheils and Dwyer enter the Mauret woman's house.

"The window of the house that I was in was open, as was the window of the house was open, as was the window of the house next door," he said. "I heard Patrolman Dwyer talking to one of the inmates. He said: 'The society is going to raid this house to-night; get the women out.' After a little further conversation they left." Sheils denied having told the woman that the society was going to raid the place. Mrs. Jane McAuliffe, who told the society of the nature of the Thirty-third street

of the nature of the Thirty-third street of the nature of the Intry-third street house, was expected as a witness at the trial, but was not present. Her husband wa James McAulife, who testified at the trial of Wardman Glennon and was later found dying in the street. Sheils's lawyer wanted to know why

she wasn't present at the trial.
"I have seen Mrs. McAuliffe," said Capt "I have seen Mrs. McAuliffe, said cap-piper. "She is in no condition to testify in fact, she is in fear of the police and it

In fact, she is in fear of the ponce and is afraid to testify."

It was learned later that the woman had come to Headquarters and requested Capt. Piper not to call her, as she did not want to be seen by any of the police.

Capt. Piper reserved decision in the case. GANNON FREE WITH \$250 FINE.

Tim Sullivan's Theatre-Partner, George

Krans, Pays the Money. Ex-Captain Gannon, convicted on Friday in the General Sessions after a trial before Recorder Goff of neglect of duty at the East Twenty-second street station in 1901, got off yesterday with a fine of \$250. A number of New Yorkers, including Andrew H. Green, wrote letters to Recorder Goff that emphasized Gannon's past good record and some persons made suggestions to as a personal venture to any man is to do the Recorder as to the disposition of the away with mutuality, except in the precase. In speaking of these latter letters, the Recorder said that they were "presuming" and would be sent back to their

writers. Tim Sullivan's partner, George Kraus of the Dewey Theatre, paid Gannon's fine. A good part of Gannon's thirty years of police life was spent north of 125th street with the mounted squad.

Recorder Goff said that he agreed

Recorder Goff said that he agreed with the jury's verdict, but he thought it likely that Gannon's long service in the saddle uptown had prevented him becoming versed in the management of a downtown precinct. Also, he said, the spectacle of a poor police captain is unusual and Gannon had already been dismissed from the police force, and couldn't be pensioned. Added force and couldn't be pensioned. Added to this was Gannon's three days of confinement in the Tomba. These considerations, the Recorder said, convinced him that there was no call for further imprison-

#### VACATION FOR CAPT. PIPER. Going Abread for a Month-Rumor That He'll Resign-He Denies It.

Deputy Commissioner of Police Piper announced yesterday that he would sail for England on Saturday to be gone month. He needed a rest, he explained. As soon as the news got out a rumor that As soon as the news got out a rumor that he was going to resign was set afloat.

"There is nothing in that," Capt. Piper said. "This trip was arranged some time ago at the suggestion of Mayor Low."

The Mulberry Street Gossip Club, however, has made up its mind Gen. Greene wants Piper's job for a friend. The gossips said that a bill is to be presented to the Legislature increasing the salary of the superintendent of final disposition in the Street Cleaning Department. That was Street Cleaning Department. That was Piper's old job, and they figured that he'd

APPEAL IN THE CRUM CASE. President Gwathmey of the Cotton Exchange Asks Roosevelt to Reconsider.

willing to go back to it.

AUGUSTA, Ga., Feb. 2.- The people of Charleston think they have brought the proper influence to bear upon President Roosevelt to get him to withdraw the Crum nomination. All the correspondence by he Charleston organizations was sent to the Charleston organizations was sent to J. Temple Gwathmey, president of the New York Cotton Exchange, and Mayor Adger Smythe telegraphed him to write to President Roosevelt on the subject. Mr. Gwathmey is a friend of the President of long standing. Mayor Smythe believes the letter placed in the hands of the President to-day will have the desired effect. The letter is:

placed in the hands of the Frestocht to-day will have the desired effect. The letter is:

New York Cotton Exchange.

Office of the President, Jan. 31, 1903.

His Excellency, Theodore Koosevelt, President of the United States:

DEAR Sir. I enclose copy of the correspondence between the Hon. J. Adger Smythe, Mayor of Charleston, and invest relative to the appointment of Dr. Crum as Collector of the Port of Charleston, and on behalf of Charleston, and, in fact, on behalf of the white and black people of the whole South. I join in asking you to reconsider this appointment. When such organizations as the Chamber of Commerce, the Merchants' Exchange, the Young Men's Rusiness League, the Commercial Club of Charleston unite in imploring you not to appoint this man, simply because he happens to be a colored man, and call your attention to his lack of qualifications and business training, is it not both wise and just to step and reconsider?

Are you not doing the colored people more harm than good by promoting race hatred? Will not the evolution of the black race be set back by undue haste in pushing them forward at what so many good people consider an inopportune and premature time? Trusting you give these suggestions due consideration, I remain.

J. Temple Gwathmey.

PIFTY-SEVENTH ANNUAL REPORT

## Connecticut Mutual Life Insurance Company.

To the Members. For many years the operations of the Connecticut Mutuel have been assuming a more and more distinctive and peculiar interest for its members, for the American public, and for the whole insurance world, and for several remarkable reasons worth For many years the great majority of

companies have been gradually swerving from the lines of practice which are native and inherent in life insurance, until at last many of the largest and most rapidly growing companies have openly abandoned the motive of life insurance as the motive to which they appeal for their business; they no longer offer the results of real life insurance attained by them as the attraction to the men whose families need its protection and whose business they seek; they give their contracts other names; they suppress so far as possible the appearance of a life insurance con-tract; they endeavor as far as possible to give them the appearance of a profitable in vestment for the insured himself. He is offered, not a life insurance policy for the sake of its protection to those who need its protection, but a "Bond" as a money-making o the general ignorance not to discover unalterable facts which make such a thing impossible, so far as the great body of their clients is concerned, and possible, if at all, only to a few at the undue expense of

Life insurance undertakes to pay the money value of a man's life to those dependent on it, whenever they may lose it by death. While he lives he contributes to pay the values of other men's lives by way of a premium proportioned to his risk of dying, according to his age. His risk of dying increases each year, but his premium does not increase; therefore, it must be so calculated that a proper part of it can be put into a Reserve Fund to meet the future crease of the risk; this Reserve is put at interest, a certain part of which is yearly added duty in failing to close Laura Mauret's to the Reserve; an addition to his premium house in West Thirty-third street, was is also made to provide for his share of the If the death losses are as heavy as was

assumed in computing the premium, if the interest earned is no higher than was assumed, and if the expenses are as much as was assumed, then the company will just pay its losses as they occur, and there will be nothing over for anybody; the cost of the insurance will just equal the income; but if the losses are lighter, the interest rate higher and the expenses less, than was assumed, a saving will be made on each of these items of total cost, and that cost to the company will be so much less than the Mutual Life Insurance undertakes to give

each man his insurance at only what it costs the company; at his equal share of that total cost in proportion to his risk and to the premium he has paid in. It returns to herefore, his share of the savings. If it does this each year, then he pays each year only what his risk has actually cost the company for that year. The more carefully the risks are selected the better the rate of interest earned: the smaller the expenses in proportion to the income, the greater the whole yearly saving; the less the total cost to the company the greater each man's share of the total savings and the less his share of the total cost - if he gets back his share of the savings. That is Mutual Life Insurance. There is no speculation in that: there is nothing in that o make it attractive to a man as a personal venture; it is a pure expense to him. and no one is advantaged in any case except his beneficiaries, who get the money value of his life which they would otherwise

The only motive for a man to take a policy of Mutual Life Insurance, therefore, is the need of those dependent on his life for its protection, and his duty to give that proection to those whom he has made, or who rightly are, dependent on his life and its financial product, and his desire to get it at only its

The only way to make a policy attractive mium charged; charge the full mutual premium, but instead of giving back to each man his share of the yearly savings, divide them up among only a few and make the rest

go without. No man would accept such a proposition unless he was either assured or felt a considerable degree of confidence, that he was to be one of the few. So the thing is put up as a gamble. Each man agrees to leave his share of the savings with the company for, say, twenty years; that if he dies meantime, his policy being still in force, all his yearly shares of savings which he might have had back shall be forfeited to the company for division among the final few; also, if he does not keep up his policy, his share of the savings while it was in force shall go the same way. The division is supposed to take place at the end of the twenty years among those who have survived so long and also have paid their full premiums straight through; but each one has had to agree beforehand to accept whatever the company allots him as his share; there is to be no statement of the size of the "pot" nor any ac equating for its distribution. The expected value of the share in it of each of the final few is set forth in the estimates of various "bonds" and other forms of contracts, the specific feature of all of which is the postponement of all dividends for some pe of years. It is the chance of being in at the final division and getting what others have lost that is the attraction, addressed to the personal interest of the man and not to his sense of duty and honor toward his dependent family. That chance, as estimated by the companies originating the scheme, is about one in three. At least two-thirds will drop out by the way. Each man expects to to be of the one-third. So he stakes his own proper share of the savings for twenty years the hope of helping divide what the othe two-thirds must lose And the company holds the stakes without accountability any one.

Not withstanding the fact that none of the companies doing this sort of "invest-ment" business have ever made a dividend which even approximated the estimates which attracted the "investors," and that these dividends have steadily and rapidly shrunk through all the many years of their experience, it is true that they still succeed in attracting great numbers to their mem bership. Personal interest in what is made to appear a "good thing," for which some one else is expected to furnish the contents is a motive far more easily appealed to, with less effort, and with much readier success. than one's sober, unselfish duty to those he has made helpless and dependent, and long whose protection he has no right to put in hazard

The point of view of the companies selling postponed dividend schemes is admirably revealed in the instruction recently given to its agents by one of the very largest of them; the italics are the company's own: "Get the idea out of your own head, and keep it out of the investor's head, that you the simply desuring his life Avoid the inadequate conception of the transaction. View the matter accurately and scientifically, you are selling a block of bonds—that is the first idea. To that you add the idea of insurance. Insurance of what? surance of the investment. It is not, strictly speaking, life assurance any more than it is fire insurance, or marine insurance—it is bond insurance." But your client may say: The question of cost is a gamble after Well, you can, for the sake of argument, admit that it is a gamble. It may aid you in selling your bonds.

It is precisely because the great bulk of business now done by life insurance companies is made to appear and to be as little like real life insurance as possible, and as much like a financial venture of personal INSURANCE

profit to the "investor" as possible, that the operations of The Connecticut Mutual take on a peculiar interest to all whose families need the protection that pure life

insurance alone can give.

For The Connecticut Mutual is not offer ing "Bonds" nor "investments" which can be made an actual investment to one man only by taking what two other men have lost on their "gamble." It seeks out the men whose families need life insurance; it offers them real life insurance, in its own name, on its own proper motive and basis it does not expose itself and its busines and the protection of its beneficiaries to complete destruction by policy contracts which permit all the reserves to be drawn out in cash, in any year, at the will of the policy-holders, like deposits in a bank; it holds and treats its funds in the only manner in which they can be held and treated for the proper protection of real life insur-ance contracts and with an eye single to the sure care of its beneficiaries whose cer-tain protection is the only reason for the

existence of a life insurance company. Therefore, The Connecticut Mutual re-mains actually a mutual life insurance company. It selects its risks with great care in a limited area where the conditions o life and health are well known; it seeks safety and fair returns on its investments it keeps down its expense rate as low a possible of the premiums received by it, to be returned each year to those from whom they were received, so that each man's inand only what it has cost the company, and it seeks to deal in entire equity and the good faith of true mutuality with those who lapse or die, so that no one is plucked for the advantage of some one else. In a word, it is doing and seeks to do

business as a real mutual life insurance company, for life insurance purposes, knowing that never before was pure life insurance so much needed as now, and all the more because so much has its place been usurped by that which is not pure life inurance at all, and the funds for which can no longer be held with any certainty for an purpose of life insurance.

It is in this light—as a real mutual life

insurance company—that its operations are to be viewed, and their results weighed. THE EXPERIENCE OF 1902.

In general, the experience of the Company during the past year has been of that steady even-going character which should char acterize an old, thoroughly-grounded company, conservative in holding to the real pur pose of life insurance and to all that best effectuates it, and yet progressive in tha who want it only for that purpose. The New Business taken on in 1902 was somewhat more than that of the previous

vear. The Old Business has persisted in the usual remarkable degree, so that the amoun of business in force at the end of the year shows the same steady gain as for several years past.

The Mortality cost for the year 1902 was 22.7 per cent. less than that expected and provided for, effecting a saving of \$545,256. The Expenses of management for the year were less than for the year 1901.

For several years the abundance of money seeking conservative investments has caused progressive decline in the rate of interest on good securities, and this Company has been somewhat affected thereby in common with all other financial institutions which derive their interest income from investments of a permanent character. interest income has, however, been satisfactory, considering existing conditions, and considerable margin above reserve requirements has been saved.

Owing to the very low rate of interest obtaining early in the year and during 1901 he market value of our bond holdings was very high, even on a conservative view of the market. During the year the money market so radically changed, carrying the rates of interest so high, as to cause something of a decrease in market values, though very slight as a percentage on our large holdchanges do not affect at all the income from them, and with a return of former conditions return of former values is to be expected. With the exception of two items of Texas municipal bonds, interest has been very

The Real Estate Market in 1902 was not a very favorable one for selling, but the Company disposed of 80 pieces of foreclosed property, costing \$821,893.46. As our members are already aware, the

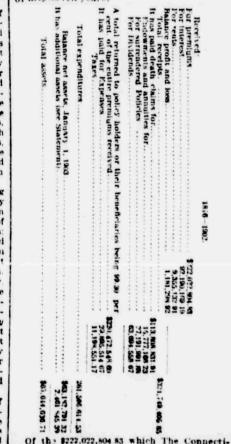
Company has, during the last three years been erecting a new office building, which is practically completed: it has also been making such changes in its old building as increase its capacity, add greatly to its convenience and attractiveness for tenants. and connect it with and adapt it to the new edifice. This work is near completion, and the whole seems likely to prove a judicious undertaking to a satisfactory result.

The Surplus at the end of the year stands at \$6,379,992 43; by the legal standard it is over \$9,000,000. It was reduced during the year by the temporary shrinkage in market values of bonds already referred to, by a balance of profit and loss of \$57,257 9s on sales of real estate and various other minor items, and also by the fact that we returned surplus to our policy-holders on the same scale of dividend that we have maintained or twenty-two years.

From 1881, when our surplus was \$3.351.155. we not only returned this high rate of dividend, increasing it somewhat in 1892, but added to the surplus each year until 1898, when it stood at \$7,521,969. Since then it has been more or less drawn upon each year in that the cash payments by our policy-holders need not be increased, and in order to tide over, as far as may prove practicable, the conditions which are still unfavorable large a saving of surplus as was possible for so many years.

The maintenance of the low cost to our members during the unfavorable years was one of the purposes of that great accumulation, and our present scale will be maintained until it shall seem expedient to draw no further on the surplus fund.

and liabilities published elsewhere We also ask careful consideration of the following summary of our financial history



INSURANCE.

out Mutual has received from its policysolders, it has returned to them or paid to their beneficiaries \$220,472,548.69, or 90.30 per cent. What it has so paid back and what it still holds as security for policy contracts, aggregates \$286,117,185.40, or 128.87 per cent. of its receipts from policy-holders. This has been done at an expense ratio of only 9.21 per cent. of the total re-

This is a record of a Mutual Life Insurance Company doing actual Mutual Life Insurance, and it challenges comparison. Respectfully submitted,

JACOB L. GREENE. Hartford, January 24, 1933.

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PIANOS AND ORGANS.



Instruments which cannot begin to compare with the Harmony are sold daily by exclusive dealers at from \$300 to \$400 each. Therefore, we can conscientiously say that the saving to you here is from \$125 to \$200.

The celebrated Harmony Parlor Grand Upright Plano is built by the most skilled plano makers in the world. The cases are wrought in the new Empire design, double veneered in the finest figured mahogany, oak or walnut. Harmony Planos are fitted with actions which are as near perfection as human skill can make them. Keys of selected ivory; three pedals, highly nickeled, fitted with automatic self-regulating practice number; 7 1-3 octaves, new Boston fail board and music rack. Rich, clear and melodious tone, which improves with age. The touch is most elastic and responsive.

The Harmony Plano will be delivered upon the first payment of \$5.

OUR TEN YEARS GUARANTEE. SI a week. OUR TEN YEARS' GUARANTEE



ART SALES AND EXHIBITIONS New York Art Galleries. 2 West 28th Street. Cor. Fifth Ave.

Rug Sale Extraordinary. Foreclosure on Collateral AT AUCTION BY ORDER OF "THE STATE BANK," OF NEW YORK.

Oriental Rugs and Carpets IN SILK AND WOOL, unsurpassed in quality, design and variety of sizes and weaves. Antique, Ispahan, Silk, Kermanshah, Tabriz and modern Turkish and Persian Carpets, including

many extra large sizes.

Also by Order of the Bank a Collection of Antique Repeating Watches in Gold and Fnamel. Also the Collection of 15th and 16th Century

# Oil Paintings

formed by the late Father A. B. SCHWEN-NIGER of the Church of the Assumption, in-cluding a Carini, Eraus Snyders, Salvatore Rosa, Francesca Albani, Wouvermann de Keem. Vivarini, etc., etc

Also Ninety-odd Lots of the Finest Antique, Arabian, Chinese, Japanese and Per-sian Embroideries. Goods of each day's Sale on Exhibition until 2 P. M.

Sale to-day at 3 P. M. JOHN FELL O'BRIEN, Auctioneer.

DANCING ACADEMIES. HARVARD ACADEMY. ED. J. FINNEGAN, DIRECTOR.

The leading dancing academy of all New York, excessible, attractive, spacious, popular, and always the best patronized. Extensive alteration and improvements have just been completed, reatly enlarging the floor space and increasing he comfort and convenience of our pupils.

Gilde and half-time waltzes taught.

MISS McCABE'S Private and class lessons daily: beginners any time-

MUSICAL. MUSICAL INSTRUMENTS FOR BAND. ORCHESTRA; mandolins, guitars, banjos, string J. HOWARD FOOTE, importer, 31 Cortlands

BUSINESS NOTICES.

Mrs. Winslow's Soothing Syrup for children teething, sortens the gums, reduces inflammation, allays pain, cures wind colle, diarrhoa. 25c. a bottle.

DIED. CRANFORD .- On Monday, Feb. 2. at his residence, Wakefield, New York city, John P. Cranford, in the 79th year of his age. Notice of funeral later.

LOUNSBERV.-At her residence, Pedford, West chester county, N. V., of pneumonia, in her oist year, Ann Phillips Brindle, widow of James Lounsbery.

Puneral services at St. Matthew's Episcopa

Church, Bedford, Thursday, Feb. 5, 11:30 A. M Carriages will meet train leaving Grand Con-tral Depot, Harlem division, at 9:08 A. M. Returning leaves Bedford, 1:06 P. M. MACARTHUR.—On Feb. 1, 1903, Jane Ferry, widow of Duncan Macarthur, in her 70th year.

Funeral services at her late residence, 972 East 166th st., Tuesday afternoon, Feb. 3, at 2 o'clock. European papers please copy. MONTGOMERY.—At Astoria, L. I., Feb. 2, 1908, Emma, daughter of Richard Montgomery of Huntington, L. 1.
Funeral services at her father's residence, Hunt-

PAISLEY.—Suddenly on Sunday, Feb. 1, 1903, at his residence, Mount Vernon, N. Y., Joseph E. Paisley, aged 41 years.
Funeral services will be held at his late residence. 280 Rich av., Mount Vernon, Wednesday, Feb. 4, at 2 o'clock P. M. Carriages will be in waiting on arrival of train leaving Grand Central Station, N. H. R. R., at 1:04 P. M.

ington, L. I., at 20 clock, Tuesday, Feb. 3.

Some Papers Claim Everything. THE SUN doesn't. It may be the best newspaper in the United States, and some folks think it is. But if it isn't it ought to be. It puts a premium on brains and pays the premium. It establishes a quarantine against medicerity and maintains it. Its staff is the highest paid newspaper etail in the world. They are at work in every quarter of the globe and the best preducts of their brains are found in THE SUN.—Adv. the grou as comp the mine entry right the figures was first that a created select Me what Notice What Notice What Notice What I have been swell been swell

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